

February 6, 2012

To: Northern District of California Court Wang Class Action Settlement 09-04797  
**OBJECTION TO SETTLEMENT AWARD REGARDING**  
**WANG CLASS ACTION SETTLEMENT**

Tameka Darden  
P.O. Box 3376  
Montgomery, AL 36109  
(334)354-1442

I Tameka Darden certify that I am a Settlement Class Member

RECEIVED

FEB 8 2012

RICHARD W. WIEKING  
CLERK, U.S. DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

FILED  
FEB 9 2012  
RICHARD W. WIEKING  
CLERK, U.S. DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

**Factual Basis**

Asset Acceptance bought two accounts of mine. I discovered this by reviewing my credit report which is what inclined me to contact this company and TransUnion regarding these debts and so I did by disputing these accounts with TransUnion I have the paperwork to prove this. Asset Acceptance did not contact me regarding these two accounts I was not given the opportunity to respond to this company, this company took it among themselves to purchase these accounts and place them on my credit report just because they were allowed to do so.

I disputed these accounts with TransUnion continuously. TransUnion did remove one of the accounts after I basically continued to dispute with them however my credit report shows that I disputed the debts. Asset Acceptance never reported to TransUnion that I disputed the debts.

I contacted Asset Acceptance by certified mail in April 2010 and May 2010 because this company would not respond to me. After I sent the letters disputing the debts Asset Acceptance still would not respond to me

Enclosed are proofs of certified mailings that were sent to Asset Acceptance I no longer have the letters also enclosed are copies of my credit reports from TransUnion and a letter I received from TransUnion about the investigation.

I request a settlement award in the amount of \$100,000 from each company involved for damages that were done to me by these companies. I request the debts purchased by Asset Acceptance also be removed from all my credit reports. Removed as in deleted for good and not able to be sold or transferred.

When these debt buyers decide because it is a choice to purchase debts they must understand this country has rules and regulations that they have to abide by. The credit bureaus also must understand they have to abide by the rules and regulations and there are consequences that result from them not doing so.

I am a innocent bystander I did not ask Asset Acceptance to purchase any debts this is what they chose to do, they also chose not to follow the regulations of this business of debt buying this happens too much with these debt buyers who see this field of debt buying as a get rich quick scheme and it has to stop.

I ask the Judge or whoever is responsible for deciding on financial compensation to victims to consider the immorality of these companies that treat people in this country as if we are nothing and that they may do whatever they please because they think they will not get caught.

I ask for justice in this matter financial justice to victims of these companies.

We can stop this company from hurting other innocent people in the near future.

Sincerely,

*Tameka Darden*  
Tameka Darden

Copies of exhibits attached

7009 0820 0001 9506 4906

<b>U.S. Postal Service™</b>	
<b>CERTIFIED MAIL™ RECEIPT</b>	
<i>(Domestic Mail Only; No Insurance Coverage Provided)</i>	
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a> ®	
<b>OFFICIAL USE</b>	
Postage	\$ 80.00
Certified Fee	\$2.80
Return Receipt Fee (Endorsement Required)	\$0.00
Restricted Delivery Fee (Endorsement Required)	\$0.00
Total Postage & Fees	\$ 82.80

Postmark Here  
APR 12 2010  
EASTBROOK STATION MONTGOMERY AL 36109  
USPS

Sent To: Asset Acceptance LLC  
 Street, Apt. No., or PO Box No.: P.O. Box 2036  
 City, State, ZIP+4: Warren, MI 48090-2036

PS Form 3800, August 2006 See Reverse for Instructions

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## Track & Confirm

### Search Results

Label/Receipt Number: **7009 0820 0001 9506 4906**Class: **First-Class Mail®**Service(s): **Certified Mail™**Status: **Delivered**

### Track & Confirm

Enter Label/Receipt Number.

Your item was delivered at 7:47 AM on April 15, 2010 in WARREN, MI 48090.

[Go >](#)

### Detailed Results:

- Delivered, April 15, 2010, 7:47 am, WARREN, MI 48090
- Arrival at Unit, April 15, 2010, 7:04 am, WARREN, MI 48090
- Acceptance, April 12, 2010, 1:28 pm, MONTGOMERY, AL 36109

### Notification Options

#### Track & Confirm by email

Get current event information or updates for your item sent to you or others by email.

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No FEAR Act EEO Data

FOIA



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## Track & Confirm

### Search Results

Label/Receipt Number: 7010 0290 0002 0362 6745

Class: **First-Class Mail®**Service(s): **Certified Mail™**  
**Return Receipt**Status: **Delivered**

Your item was delivered at 7:56 AM on May 17, 2010 in WARREN, MI 48090.

#### Detailed Results:

- **Delivered, May 17, 2010, 7:56 am, WARREN, MI 48090**
- **Arrival at Unit, May 17, 2010, 7:09 am, WARREN, MI 48090**
- **Acceptance, May 12, 2010, 2:46 pm, MONTGOMERY, AL 36109**

### Notification Options

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Mission StatementUnited States Postal Service  
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\*\*\* 192960585  
PO Box 2000  
Chester, PA 19022



11/02/2010

TransUnion.

P1A6X700200020-1000077-016337629



TAMEKA LACHANTAY DARDEN  
PO BOX 3376  
MONTGOMERY AL 36109-0376

The mailing address listed above has been modified based on the USPS National Change of Address database. It may not be part of your TransUnion credit report.

Our investigation of the dispute you recently submitted is now complete. The results are listed below. If an item you disputed is not in the list of results below, it was either not appearing in your credit file or it already reflected the corrected status at the time of investigation.

If our investigation has not resolved your dispute, you may add a 100-word statement to your report. If you provide a consumer statement that contains medical information related to service providers or medical procedures, then you expressly consent to TransUnion including this information in every credit report we issue about you. If you wish to obtain documentation or written verification concerning your accounts, please contact your creditors directly.

If there has been a change to your credit history resulting from our investigation, or if you add a consumer statement, you may request that TransUnion send an updated report to those who received your report within the last two years for employment purposes, or within the last one year for any other purpose.

If interested, you may also request a description of how the investigation was conducted along with the business name, address and telephone number of any company we may have contacted for information.

Thank you for helping ensure the accuracy of your credit information.

For frequently asked questions about your credit report, please visit <http://transunion.custhelp.com>

### Investigation Results

ITEM	DESCRIPTION	RESULTS
ASSET ACCEPTANCE LLC	# 36793715	NEW INFORMATION BELOW

[REDACTED]  
[REDACTED] **Type:** [REDACTED]

**Date Filed:** [REDACTED]  
**Responsibility:** [REDACTED]  
**Plaintiff:** [REDACTED]  
**Amount:** [REDACTED]

**Estimated date that this item will be removed:** 07/2013

[REDACTED]  
[REDACTED] **Type:** [REDACTED]  
[REDACTED] [REDACTED]  
[REDACTED] [REDACTED]

**Date Filed:** [REDACTED]  
**Responsibility:** [REDACTED]  
**Plaintiff:** [REDACTED]  
**Amount:** [REDACTED]

**Estimated date that this item will be removed:** 01/2013

## Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

NA X  
Not Applicable Unknown Current 30 days 60 days 90 d  
late late lai

## Adverse Accounts

The following accounts contain information that some creditors may consider to be adverse. Adverse account information may generally be years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been prior to brackets or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors account # may be scrambled by the creditor for your protection).

### ASSET ACCEPTANCE LLC #35403687

PO BOX 2036  
WARREN, MI 48090-2036  
(800) 398-8814

**Balance:** \$1,177  
**Date Updated:** 11/2008  
**Original Balance:** \$1,133  
**Original Creditor:** HOUSEHOLD BANK  
**Past Due:** >\$1,177<

**Pay Status:** >Collection Acco  
**Account Type:** Open Account  
**Responsibility:** Individual Account

**Loan Type:** Factoring Company Account

**Remark:** Account information disputed by consumer

**Date placed for collection:** [ 11/2007]

**Estimated date that this item will be removed:** 08/2012

### ASSET ACCEPTANCE LLC #36793715

PO BOX 2036  
WARREN, MI 48090-2036  
(800) 398-8814

**Balance:** \$1,098  
**Date Updated:** 11/2008  
**Original Balance:** \$1,044  
**Original Creditor:** AVENUE WORLD FINANCIAL  
NETWO  
**Past Due:** >\$1,098<

**Pay Status:** >Collection Acco  
**Account Type:** Open Account  
**Responsibility:** Individual Account

**Loan Type:** Factoring Company Account

**Remark:** Account information disputed by consumer

**Date placed for collection:** [ 03/2008]

**Estimated date that this item will be removed:** 10/2012

[REDACTED]  
[REDACTED] **Balance:** [REDACTED]  
[REDACTED] **Date Updated:** [REDACTED]  
[REDACTED] **High Balance:** [REDACTED]  
[REDACTED] **Credit Limit:** [REDACTED]  
[REDACTED] **Past Due:** [REDACTED]

**Pay Status:** [REDACTED]  
**Account Type:** [REDACTED]  
**Responsibility:** Individual Account  
**Date Opened:** 05/2003  
**Date Closed:** 01/2006

**Loan Type:** Credit Card

**Remark:** [REDACTED]

**Estimated date that this item will be removed:** 05/2012



File Number: 192960585  
 Page: 1 of 1  
 Date Issued: 11/02/2010



TransUnion.

Special Notes: If any item on your credit report begins with 'MED1', it includes medical information and the data following 'MED1' is not displayed to anyone but you except where permitted by law.

## Account Information

The key to the right helps explain the payment history information contained in some of the accounts below. Not all accounts will contain payment history information, but some creditors report how you make payments each month in relation to your agreement with them.

N/A	X	OK	30	60	90	120
Not Applicable	Unknown	Current	30 days late	60 days late	90 days late	120 days late

## Adverse Accounts

The following accounts contain information which some creditors may consider to be adverse. Adverse account information may generally be reported for 7 years from the date of the first delinquency, depending on your state of residence. The adverse information in these accounts has been printed in >brackets< or is shaded for your convenience, to help you understand your report. They are not bracketed or shaded this way for creditors. (Note: The account # may be scrambled by the creditor for your protection).

### ASSET ACCEPTANCE LLC #36793715

PO BOX 1630  
 WARREN, MI 48090-1630  
 (800) 614-4730

Balance: \$1,263  
 Date Verified: 10/2010  
 Original Amount: \$1,044  
 Original Creditor: AVENUE WORLD FINANCIAL NETW O  
 Past Due: >\$1,263<

Pay Status: >COLLECTION ACCOUNT<  
 Account Type: OPEN ACCOUNT  
 Responsibility: INDIVIDUAL ACCOUNT

Loan Type: FACTORING COMPANY ACCOUNT  
 Remarks: ACCT INFO DISPUTED BY CONSUMR  
 Date placed for collection: 03/2008  
 Estimated date that this item will be removed: 10/2012

- End of investigation results -

To view a free copy of your full, updated credit file, go to our website <http://disclosure.transunion.com>